



GREENSPRING  
WEALTH MANAGEMENT

## SPEAKING TOPICS

### **Fixing the 401(k): What Fiduciaries Must Know (And Do) To Help Employees Retire Successfully**

Most retirement plans are broken. Systemic issues such as poor fiduciary oversight, lack of transparency, conflicts of interest, the impact of excessive (and often hidden) fees, ineffective plan design, and unsuccessful investment experiences by participants all contribute to the problem. Using the core principles and ideals discussed in *Fixing the 401(k): What Fiduciaries Must Know (And Do) To Help Employees Retire Successfully*, this session will empower attendees with the information and resources they need to fix what is broken and help their employees retire with meaningful benefits.



### **Ignorance is NOT Bliss: The Sad State of 401(k) Fee Disclosure and What You Can Do About It!**

The retirement plan industry has fallen short of providing clear and easy-to-understand information about 401(k) fees. This has made it difficult for fiduciaries to make an apples-to-apples comparison between plans and providers because of the lack of transparency regarding compensation, conflicts of interest and fee arrangements. As a result, fees have come under intense scrutiny over the past year and become a major hot-button issue since ERISA requires that fiduciaries determine whether plan expenses are "reasonable" in light of the services being provided. This session will provide attendees with the questions to ask and the information to gather in order to fulfill your fiduciary duty of uncovering and reducing the various fees and expenses associated with your 401(k) plan.

### **Understanding and Managing 401(k) Fiduciary Responsibility**

401(k) plans are fraught with liability exposure for the decision-makers and fiduciary responsibility is often an area of considerable misunderstanding and confusion. With arbitration and litigation for fiduciary breaches running at an all-time high it is likely that complaints and/or lawsuits alleging plan mismanagement will continue to increase. This session will help anyone who is a fiduciary better understand what their specific duties and responsibilities are under the law as well as the steps they can take to reduce and/or transfer their personal liability.

### **Creating the Ideal 401(k) Plan**

Every worker deserves an excellent, low cost, easy-to-use 401(k) plan. In this session, attendees will learn which three building blocks are most important to providing the best possible plan for their employees. By focusing on these core principles, the ideal 401(k) plan can help an average participant take the guesswork out of investing and accumulate an additional \$450,000 in retirement assets.

## ABOUT THE PRINCIPAL

Joshua P. Itzoe, CFP®, AIF® leads the firm's Institutional Advisory Group and is the author of the highly successful book, *Fixing the 401(k): What Every Plan Fiduciary Must Know (And Do) To Help Employees Retire Successfully*. Written for plan fiduciaries, *Fixing the 401(k)* outlines the core principles and ideals by which successful plans must operate and shows how any employer, large or small, can build and operate an excellent 401(k) plan. For more information, visit [www.fixingthe401k.com](http://www.fixingthe401k.com).

He has written about fiduciary responsibility for *Benefits & Compensation Digest* and is a sought after speaker on the topics of 401(k) plans and fiduciary matters. Itzoe has been quoted extensively in publications such as *The Wall Street Journal*, *SmartMoney Magazine*, *Kiplinger's Retirement Report*, *Wealth Manager Magazine*, *The Baltimore Examiner*, *Journal of Financial Planning*, *Investment Advisor*, *Registered Rep*, *PLANADVISER Magazine*, *Financial Advisor* and *National Underwriter Life and Health*.

Itzoe has served as an Instructor for the Community College of Baltimore County (CCBC) in the area of financial planning and was selected as one of "America's Top Financial Planners" for 2008 by the Consumers' Research Council of America.

Itzoe graduated with honors from Wake Forest University with a Bachelor of Arts degree and is a CERTIFIED FINANCIAL PLANNER™. He also earned the Accredited Investment Fiduciary® professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh. He has received formal training in investment fiduciary responsibility.



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